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Any money? Have you given any thought to your future needs and pleasures? Now is the time to give that question serious consideration.

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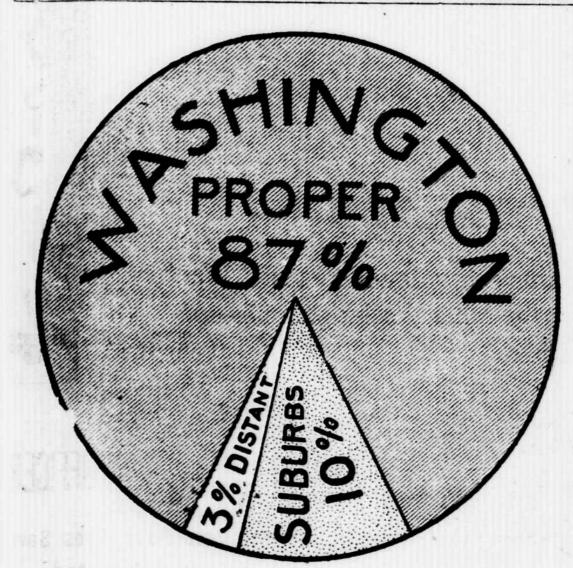
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GENERAL BANKING



Concentrated Circulation Over 66,000

97% of The Evening Star's circulation is in Washington or within 25 miles of the National Capital.

SEEK THE RIVER BREEZES.

Thousands on Excursion Steamers Yesterday for "Breath of Air."

Yesterday was the first Sunday since he opening of the excursion season that was hot enough to cause people to turn ers are hoping that settled summer to the river for cooling breezes, and as weather has come, and that the steama consequence the excursion steamers from now on. had big passenger lists on all trips. Yesterday morning when the steamer St. Johns left here for Colonial Beach she had, it is said, over a thousand passengers aboard, and the steamer harles Macalester, both afternoon and evening, had her carrying capacity well

the coast resorts of Virginia. All day yesterday the river was filled with pleasure launches going to and from his city, and long after midnight the "chug chug" of the motors could be heard. The bright moonlight last night tempted many motor boat owners to keep their craft out upon the river until a late hour.

The managers of the excursion steam—

In the room taught by George Anderson, sixth grade, cards of honor were awarded to Raymond Arnold, James awarded to Raymond Arnold, James Bayne, Leon Browne, William V. Cradlin, Charlie Edmunds, Robert Elliott, jr., Gorman Ferguson, Francis Grimes, Duproblems everywhere.

SOPHIE IRENE LOEB.

President Mellen Not Summoned.

BRIDGEPORT, Conn., June 16 .- Coroner John J. Phelan of Fairfield county, who has been conducting the inquest into being promoted from the sixth to the aboard the Norfolk and Washington line seemer Northland when she left here seemen northland when she seemen northland when she seemen nort

shall Francis, French Groves, Marvin Hudson, Charles Keegan, Samuel Keene, James Kelley, Raymond King, Earl Lloyd, William Moore, Russell Nichol-

Diplomas and Honor Awards to Public School Pupils.

CLOSING EXERCISES HELD

Elks Give Orphans an Outing at Marshall Hall-Record of Recent Deaths.

ALEXANDRIA, Va., June 16, 1913. The closing exercises of the public xercises were conducted by Capt. W. H. The exercises were well attended. ts closing exercises at 7:30 o'clock tothe Young People's building. by Representative C. C. Carlin and medals by Dr. W. M. Smith, president of the school board, and H. D. Kirk, clerk, will award the honors. Invocation will be Leesburg Board of Trade Active in pronounced by Rev. J. W. Duffey, pastor of the Methodist Episcopal Church South. Music will be furnished by the American Special Correspondence of The Star.

Diplomas and Honors.

The following will receive diplomas of the high school for completing the four-year course: Herman Phol, William L. Phillips, J. Marshall Gaines, Frank B. Howard, Verna McDermott, Thomas M. Jones, jr., Walter L.

Cards of honor from third to fourth year: Frank Johnson, Mary Moore, Madeline Martin, Agnes Plaskett, Robert E. Knight, jr.; Barton Phinips, Mabel Henderson, Howard St. Clair, William Boswell, Flora Glasgow, Joseph Chauncey,

Second to third year: Marian Hayden. Helen Davis, William Wells, Marian Henshaw, Lucile Dienelt, Jack Reardon, Herlin, Herbert Mills, Hirst Hayes, Esther Mansfield, James Cunningham, Susie Murphy, Bruce Morton

First to second grade: Arthur Atkin-William Shafer, Elsie Cornwell, Francis Nugent, Fleta Vaughn, Wilton Arrington, Robert Gulland, Ruth St. Clair, Louise and Matthew S. Reed of Purcellville. Bender, Robert Hancock, Francis Down- They will reside in Purcellville. ham, Thomas Wattles, Albert Bryan, Raymond Barnett, Harold Martin, Vernon Warfield, Elizabeth Hantzmon, Tupper Barrett, Ashby Bladen, Jennie Cook, Clyde Smith, James Goodwin.

Special Awards.

Fourth year, Frank B. Howard, Thomvear, Flora Glasgow, R. E. Knight, jr. Dolly M. Callahan, Louise Bender, Elsie in, Anna Hook, Elena Norris, Inez Otis, Robert H. Poss. William Schafer, Vernon Warfield Hugh Williams. For greatest nprovement during year in their respecive order. Robert E. Knight, jr., J. Marhall Gaines, Wilton Arrington, Elsie ornwell, Herbert Mills, Robert Gulland Average attained in various studies fol-

Mathematics. Herman · Pohl, 99 6-100; Mary Moore, 98 6-10; R. E. Latin, Albert Bryan, 99 7-10; Mary Hayden, 99. For deportment in this school 100 per cent was made by the following: Fourt ear, Vera McDermott, Walter L. Nalls William L. Phillips, Herman H. Pohl, third year, Mary C. Brown, Frank E. Johnston, Mary Moore; second year, Helen Davis, Agnes Dienelt, Lucile Die-nelt, Marian Hayden. Esther Mansfield. Susie Murphy, Cora Pulman; first year Supper Barrett, Raymond Barrett, Ashby Bladen, Albert Bryan, Dolly Callahan, Mildred Callahan, Jennie Cook, James Goodwin, Lawrence Fawcett, Elizabeth

Hantzman, Mary Hayden, William Schafer, Eva Smith, Fleta Vaughn and Thomas L. Wattles. In Other Grades.

In the seventh grade, taught by Miss A. Grigg, cards of honor were award-Pauline Ballenger, Zelda Carter, Sarah Cox, Ruth Deahl, Ellie Faulkner, Frantum, Marian Greenaway, Mary Grillbortzer, Helen Gulland, Anna Haslett, Lydia Hammond, Merlin Harding, Freda Hantzman, Katherine Henderson, Katherine Howard, Mildred Keller, Helen Knight, Ruth Hew, Hattie Ethel McCuen, Francis McDermott, Marian Otis, Margaret Phillips Lucy Robinson; for attendance, Helen Gulland and Marian Otis received cards In this room the following program was

given: Prayer; school essay, "Robert E. Lee," Miss Pauline Ballenger; song, "O Come, Come Away," school: essay, "George Washington," Eutha Frantum; song. "Vacation Days." the school; uistribution of cards, remarks and closing with singing of "America." School No. 2, sixth grade, taught by Miss Rubie Broadus-Cards of honor awarded the following: Caroline West, Corrine Ponton, Gertrude Collum, Esther Rose, Audrey Gaines, Mary Reed. Inez Pierpoint, Anna Pierpoint, Ruth Peverill Lucy Reardon, Grace Stone, Elizabeth Whedbee, Katle Burns, Helen Barnhouse, Mary Stout, Thelma Ballenger, Lillian Grimes, Maggie Bond, Abbie Brown, Elizabeth Howell. Catherine Pulman, Beulah Weisener. Mary Deva De Vaughn, Fay Ross, Florence Butler, Eunice Jones, Lillie Lacey, Nora Lanum, Ora Dickert Mildred Crockett, Louise Davis, Marie Fleet. Thelma Purvis. Special mention for attendance was made of Inez Pierpoint, Anna Pierpoint, Mary De Vaughn

and Eunice Jones. In the fifth grade, taught by Miss Anna Summers, cards of honor: Beatrice Ayers, Elsie Ayers, Genora Arrington, Ruth Bruin, Lillian Bartlett, Cora Cock-rell. Marion Darling. Irene Dettor, Ger-trude Gahan, Ethel Hardy, Rebecca King, Margaret Merchant, Estelle Nagel, Reba O'Neal, Hilda Pulman, Almedia Park, Catherine Smith. Pauline Taylor, Helen Tesh, Grace Wells, Helen Wood, Helen

School for Boys.

Weston Atkinson, William C. Ayers, Charles Bender, Lambart Berryman, Elvin our streets. I. Brawner, Frank Corsa, John S. Curtin, Louis De Moll, William M. Desmond. Vincent Hasson, Claude L. Haynes, Oak-leigh Henderson, Harry M. Howard, Bedford Howell, Gordon Jones, Merrill C. Lynch. Westley Mills. Melvin McCuen. Edward D. Nalls, Raymond Peverill, Frederick Schwab, Francis Summers, Russell Travers, Earle W. Trigger, Charles Walker, William G. Wells, N. Bruse, Trist Burke, John La Flam, Arthur Dickert and Smith Chauncey. Bruse, In the room taught by George Anderlaney Hammond, Fitzhugh Hall, Byron Herring, Claude Hunt, Adrian Katz, Evchant, Turner Moore, William Morton, jr., Hugh Murphy, Forest Neal, John Nugent, Ashby O'Meara, Edwin Puryear, Gus Pohl, Leo Pohl, Marshall Shuman Wingate Summers, Aubrey Vaughn, Wiliam Wilkinson and Bernard Zell. Those receiving cards of honor in the room taught by Miss Mary E. Bentz for

son, Milton Penn, Harold Quigley. Nevelle Roberts, Usadore Schneider, James Simpson, Kenneth Wicker.

Outings for Orphans.

A large number of orphans of this city are today the guests of Washington and Alexandria Lodges of Elks on the annual orphans' excursion to Marshall Hall. The committee in charge of the local end of the arrangnements is com-posed of James B. Martin. James B. Fitzgerald, Rev. Edgar Carpenter and Herman Friedlander.

Recent Deaths.

Mrs. Frances Allen, widow of James Allen, died this morning at her home, 601 South Washington street, after a long illness at an advanced age. The funeral arrangements have not vet been made. An infant daughter of Mr. and Mrs. home of the parents, 311 South Columbus schools of the city were held today. The street. The funeral will take place at Funeral services for Charles W. Hall, who was drowned in the Potomac Tuesday last, took place yesterday afternoon Wheatley's undertaking establish-

WANT NIGHT HELLO SERVICE

died very suddenly Saturday night at

Matter-Church Dedication.

ment. Burial was in Union cemetery. Viola Haley, colored, thirty years old

her home, 420 Pendleton street.

LEESBURG, Va., June 16,1913. Efforts are being made by the Leesburg Board of Trade to have a night telephone service here, and it is thought that there will be such a service within the next few months. M. E Church, general manager of the telephone company, has promised to consult with the directors.

The Leesburg base ball team defeated a nine from Ashburn here Saturday afternoon, 11 to 3. Collins of Washington was in the box for the visitors, but received poor support. The pro-ceeds were for the benefit of the Loudoun hospital. Addison C. Van Devanter has been

elected mayor of Round Hill, this county, and W. H. Howell re-elected own sergeant. The new Baptist church at Round Hill will be dedicated Sunday, June 29, Rev. Dr. Charles T. Herndon of Salem, Va., preaching the dedicatory sermon. Announcement has been made of the on, Mildred Callahan, Dolly Callahan, marriage in Washigton, D. C., Wednesday of Miss Sadie Breckinridge, daughter of Samuel Breckinridge of Lincoln Children's day exercises were held at the Baptist church yesterday morning. the program consisting of music and

FOOT IT TO 'FRISCO.

recitations by the children.

Special awards for attendance in High Two Rhode Island Guardsmen Start for California.

NEWPORT, R. I., June 16 .- Sergts, Louis A. Mohr of the 109th Coast Artillery Company, and Karl Rittman of the National Guard of Rhode Island, started from Owyer, Elizabeth Hantzman, Harold Mar- Newport yesterday on a walk to San and will be delivered to the chief execu-Kentucky, Indiana and California. It is expected that the pair will be the road a year.

TO PASS ON PRIMARY AGAIN. New York Legislature Convenes Tonight to Consider Bill.

ALBANY, N. Y., June 16 .- Convened in extraordinary session by Gov. Sulzer, the again the governor's direct primary bill which was decisively defeated at the regular session. Opponents of the measure, which seeks to abolish state conentions, predict its defeat despite the governor's state-wide campaign in its be-

The final rally in the interest of the bill will be held here Tuesday night. Members of the legislature will be invited and the speakers, it is announced, will include Col. Theodore Roosevelt, Gov. Sulzer and William R. Hearst.

MR. ENO, TRAFFIC EXPERT.

Washington Man Who Has Helped Other Cities Solve Problem.

To the Editor of The Star: In your issue of June 14, containing an curring in Washington You give a list of traffic cases in the Police Court and also urge the observance of so-called 'common sense" rules. This is a step in the right direction, and a worthy measure for The Evening Star to advocate and

However, if I may be permitted to sug of legislation for the promotion of proper rules and regulations that must come under the supervision of your police department than obsolete rules already known by the people and forgotten. Due caution for safety is maintained as result of a set of rules, issued from the chairman by the drivers of vehicles and all who use the public highways. Distress is alleviated by direct and proper enforcement of these rules and the punishment

We have recognized this polgnantly in New York city and are working for fur-Mr. William P. Eno of your city, at the with the mayor's commission last week Warring and Bertie Wilburn.

For attendance awards were made to Almedia Park, Pauline Taylor, Ethel Hardy and Marion Darling.

As to the trame regulations that must needs be inaugurated as the result of the new ordinance, recently passed by the board of aldermen, relative to public confolious: Washington Torkow Mashington Marion Darling.

We realize that Mr. Eno, from his experience of fourteen years in the interests of John Morris. traffic in the various cities of the world In Washington School for Boys, Col. T. | could most efficaciously help us in adjust-H. Ficklin, principal, cards of honor ing street regulation to the new condi were awarded to Julius Abramson, He has kindly consented to work with the commission toward introducing the best Aubrey Barnett, C. Waller Barrett, methods for public-conveyance service on

The Eno system of traffic was indorsed by the great Lapine of Paris, and this system is now in operation in that city, Alexander S. Doniphan, jr., Reginald which I found very pleasing to the popuare in use at present in New York city. Therefore, it would seem that you have the advantage of having this recognized authority right in your midst, whose services would prove invaluable to you in your present efforts for the public welfare, especially since Mr. Eno represents that most unusual personality which refuses pay in this work to which he has given years of study to perfect.

Editor Fined for Defamation.

Member of Mayor Gaynor's public con-

veyance commission.

RALEIGH, N. C., June 16 .- For defamation of the character of E. F. Aydlett, prominent candidate for district attorney. W. O. Saunders, editor, of Elizabeth City. was the second time convicted last night

The Munsey Trust Company And That 4% Interest Rate

The four-per-cent rate of The Munsey Trust Company on savings accounts has created a lot of discussion in Washington banking circles. The comments, in the main, are that we cannot pay four per cent and live, and that four per cent is not a safe rate.

Comments of this nature, made by competing banks paying a less rate of interest, are exactly what we should expect. They mean nothing. Money is now, and has been for many months, loaning at a very high rate of interest. No time money is being loaned at less than five per cent, and most banks are getting as much as six per cent—some even more.

My contention is that the small depositor should share in this high price for money in the way of bigger interest on the money he has in bank.

Let me ask these bankers who criticise our bigger interest rate to depositors how much profit they think they should make on the depositors' money? Do they want to make a margin of three or four per cent profit? If so, is such a margin necessary in the interest of safety—in the interest of good banking, and is it giving the depositor his share?

Let me say to you, Mr. Depositor, that such a margin is not necessary in a community where banking is conducted on right lines.

Washington banks are now, and have been for a long time, paying the penalty of a false economic theory, a theory that has brought into the banking field two or three times too many banks for the city. This excessive competition has worked alike to the disadvantage of the people of the town and to the banks themselves.

It has required so little capital on which to start a bank, and so little volume of business on which to live, operating on the big margin of profit plan, that banks here in Washington have sprung up like mushrooms all over the town and at all times of the year. So much competition has made it necessary for banks to work on a large margin of profit. Fewer banks would mean more business for each bank, and with more business banks will be equally successful in doing business on a smaller margin of profit. This would mean bigger interest to depositors.

The best thing in a banking sense that has ever happened in Washington is the establishment of The Munsey Trust Company, with its new ideas, its new policies, and its courage to do things in a new way. When The Munsey Trust Company opened its doors for business on the 15th of May, it inaugurated a policy of liberality to the community. Instead of two per cent on checking accounts and three per cent on savings accounts, the prevailing Washington interest rates, The Munsey Trust Company at once established a three-per-cent rate on

checking accounts and a four-per-cent rate on savings accounts.

Furthermore, it initiated a system of figuring interest that brings full-measure interest to the depositor. It initiated the daily balance plan of figuring interest, which means computing interest on the average balance in the bank for a calendar month, instead of computing interest on the lowest day's balance in the month. There is an enormous difference between these two systems.

And it initiated as well the fairest and squarest and most liberal plan for savings deposits ever devised and put in force in any community anywhere in the world.

The establishment of The Munsey Trust Company is therefore the best thing in a banking sense that has ever happened to the people of Washington—the people of Washington who have a bank account, whether checking account or savings account.

And the establishment of The Munsey Trust Company will, in the end, prove to be the best thing for the best banks of the city.

It means simply this, that the innumerable little banks, little in capital and some of them little in volume of business, cannot meet the new conditions inaugurated by The Munsey Trust Company and do business profitably. The overhead charges, covering rent, heat, light, service, officers, and clerks, aggregate too large a sum to be borne by a small business working on a small margin of profit And the small margin of profit inaugurated by The Munsey Trust Company has come to stay.

The logic of the situation is that all banks in direct competition with The Munsey Trust Company will have to meet the interest rates of The Munsey Trust Company and will have to square themselves to the methods of figuring interest put in force by The Munsey Trust Company.

One word more, Mr. Depositor, concerning our interest rates. If the time ever comes when we find that four per cent is more interest than we should pay on savings accounts, and that three per cent is more than we can pay on checking accounts, you may rest assured that we shall know it first.

And you may rest assured, too, that we shall have the courage to square the interest rates of The Munsey Trust Company to changed conditions, whether it means bigger or smaller rates. The one thing beyond all else that The Munsey Trust Company stands for is safety.

It cannot be fancied by any intelligent person that I would lend my name to a banking-house and have that banking-house do business on unsafe lines. My ambition for The Munsey Trust Company is that it shall become a great, powerful bank here in the National Capital-a bank that will be of great usefulness to the whole community.

FRANK A. MUNSEY

HEADS C. OF C. COMMITTEE.

Membership.

police department, that must be observed of the Chamber of Commerce, to fill the vacancy caused by the resignation of

committee for 8 o'clock Wednesday nightinvitation of Mayor Gaynor, conferred The meeting will be held at the Commeras to the traffic regulations that must "get-together" affair. Refreshments will today, to engage in a small business in

Leese. Joseph Stoddard, John Poole and

TWO ANNIVERSARIES NOTED. Metropolitan Baptist Church, Colored. Has 2.600 Members.

Church, Rev. M. W. D. Norman, pastor, has completed the celebration of its 49th Dyson, Leon Eddington, J. Gordon Hall, lace when I was investigating conditions anniversary and the eighth anniversary there last summer. Also, the Eno rules of its present pastor's service During the eight years several substantial improvements have been made. The membership has increased from

(NA) to more than 2,600, and the property is valued at more than \$100,000. The members and friends of the church have contributed in eight years, to all causes, Philadelphia Strikers Fail in Pro-\$52,000. The church has just closed a successful rally, having raised \$1,602.80.

COLORED Y. M. C. A. DEDICATED Booker Washington and Julius Rosenwald Aid in Ceremony.

and Julius Rosenwald.

GRADS ARE DISHWASHERS.

Find Vocation Only Recourse. SAN FRANCISCO, June 16 .- Of the

proportion of college men than can be

"Naturally, I do not care to reveal my of men who have found themselves terday, when their bodies were discoverunable to cope with some of the harsh

"I was absolutely unfitted for business, but I might have succeeded if I had had even a rudimentary knowledge of business affairs. I was unmarried and came west with just enough money The Metropolitan Colored Baptist to keep me a week. At first I tried rough work, but I was unable to endure the hardships of the men who had never known any sort of toil. I became a dishwasher. The union is the only one of its kind it is asserted. A dishwasher gets \$10

FIND MAYOR'S HOUSE DARK test to City's Head.

PHILADELPHIA. June 16.-Under the leadership of the Industrial Workers of the World, striking street cleaners, who had been prevented by the police from - night marched to the residence of Mayor CHICAGO, June 16.—The new \$200,000 Blankenburg on Logan Square to enter Chicago negro Y. M. C. A., the first of protest. The marchers were joined by Who spieled from every town hall its kind here, was dedicated yesterday hundreds of curious onlookers, and by with addresses by Booker T. Washington the time they reached the mayor's home more than a thousand persons were in "It startled me when I, a Jew, was the crowd. Before they could gain the asked for money to promote the Chris- steps of his residence, however, the striktian religion," said Mr. Rosenwald, whose ers were again dispersed by the police. gift of \$25,000 was the nucleus of the The mayor's home, which was bril- the world forget H. C. of L. and

FOUND DEAD IN THE WOODS

Ralph W. Lee Chairman of That on San Francisco Union Has 100 Who Two Leave Nothing to Explain What Seems Murder and Suicide. HAZLETON, Pa., June 16.-The bodies of Mahlon Wetzel and Mrs. William Schlenker were discovered yesterday in the woods near Weatherly. There was a bullet wound in the woman's right breast, while Wetzel, a resident of Weatherly,

man in this city, and was the sweetheart

was shot through the heart. A revolver

The couple met at Weatherly Saturday

mathematics in an eastern college. He of Wetzel before her marriage ten years had seated himself before firing the bathtub full of water, in which he fatal shot. and hired a horse, which they drove to the Mr. Hutter dismissed his nurse for country. The animal returned to its the afternoon and while she was abstable that night, but no investigation of sent wrote a note saying the paint "We present a case the couple's absence was made until yes- he had endured had driven him to this ed. No note was left to explain what appears to have been a murder and sui- years old. His chief hobby was cold

HOO'S HOO TODAY.

By John W. Carey.

ton upon the U.S. map, the while he pulled the limelight as "the Hawkeve's funny chap"? Who piped the side that's funny from his journalistic perch—when Rollo had the measles or the Brakeman went to church? Who took him to the lecture game and packed holding a meeting on City Hall plaza, last 'em in for years-with 90 per cent of smiles and I per cent of tears? stage from York to Kokomo and told 'em of "The Rise and Fall of Man's Mustachio?" Whose stunt has been to peddle joy and make

Who put the burg of Burling-





PAIN DRIVES TO SUICIDE.

Gotham Millionaire Ends Life Be-

cause of Ill Health.

NEW YORK, June 16 .- Made despere

ate by ill health, Karl Hutter, million-

fortune through the invention of a por-

celain bottle stopper used by many

big bottling establishments, shot and

killed himself yesterday in his apart +

ments. His body was found lying in all